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# Autumn is approaching...

### Welcome to the September edition

It's a busy month with kids going back to school, and individuals getting ready for university. The roads are going to be busier, the mornings and evenings are going to get darker, but there's still lots to look forward to.

We can start thinking ahead, planning Halloween treats, bonfire parties and event starting to think about Christmas plans. There's also lots of interesting and fun things going on locally – whether you fancy being inspired by Grand Designs Live or want to jive the night away with the UK's best jive and swing band in Solihull – just check out page 6 for more details.

70e

Zoe Reece Tel: 07557 220585 Email: zoe@dorridgedirectory.com www.knowleanddorridgedirectory.com







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### local events

# community events

### Grand Designs Live

#### 5-9 October, NEC

Based on Channel 4's Grand Designs, the live exhibition is the best place to find ideas, advice and products to make your home project a success. For tickets please visit www.thenec.co.uk/ whats-on/grand-designs-live.



### The Roy Orbison Story 2022

#### 30 September – 1 October, Core Theatre Solihull

Barry Steele and a fabulous cast of musicians and singers will take you on a musical journey from The Black and White Night right through to the Traveling Wilburys and beyond - with so much more in between. Tickets from the Box Office: 0121 704 6962



### The Jive Aces

22 October, Land Rover Sports & Social Club

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### BEE Gees Tribute Night 5 November, Shirley

#### 5 November, Shirley British Legion

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### Disney On Ice presents Dream Big

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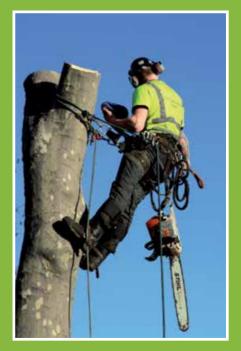


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This advert is funded by the Independent Parliamentary Standards Authority (IPSA) for the purpose of assisting Saqib Bhatti MP in the performance of their Parliamentary duties.

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### Adult Day Centre

We have 15 places available each day for local people aged 60 and over who are looking for company and stimulation. Prices start from £37.50 for a half-day session and this also offers an opportunity for carers to get some respite.



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# Laser eye surgery gone wrong?

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Fletchers Medical Negligence offers legal support for people who have suffered the consequences of a medical mistake, process failures or from dishonest medical support. Those in this position generally wish to seek justice, have their circumstances investigated, and secure the rightful compensation that is owed to them.

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We are aware that some laser eye surgery patients under the care of an ophthalmic surgeon, Mr Prashant Jindal, may have experienced poor care, during their consultations.

The Medical Practitioners Tribunal Service is currently investigating Mr Jindal's practices in relation to:

- his consenting process including the discussions of risks and benefits of procedures;
- the accuracy of his recording of those discussions;
- who went on to provide the treatment and whether this was Mr Jindal

If you have been under the private care of Mr Jindal and you feel you may have been affected, our legal experts will guide you through the process and investigate your experience on your behalf.

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## Mitigating capital gains tax exposure

With the average UK house costing £20,000 more than this time last year\*, Hannah Tait, partner at Shakespeare Martineau, discusses how capital gains tax (CGT) exposure can be mitigated.

The UK housing market remains robust and property prices are continuing to rise.

As a result, those dealing with a deceased person's estate could find themselves in a position where a home sells for significantly more than its value at the date of death – resulting in CGT becoming payable.

#### What is capital gains tax?

CGT is paid on the gain generated when an asset – including property, shares (excluding ISAs) and other assets – has significantly increased in value. The gain is calculated as the difference between the value of the asset at the date of death and the market value on disposal.

Higher rate taxpayers currently pay 28% on residential property gains and 20% on gains from other chargeable assets. The amount basic rate taxpayers pay depends on the size of the gain, their taxable income and whether the gain is from residential property or other assets. In addition, there is an annual exemption allowance, which is currently £12,300 for individuals and personal representatives\*\*.

#### Appropriation

In order to reduce CGT liability, a property expected to sell for a substantial gain can be "appropriated" to beneficiaries before it is sold. This is a proactive decision made by a personal representative to remove an asset from the estate and transfer its equity to a specified beneficiary.

Once appropriated, the asset is held on behalf of the beneficiaries instead of on behalf of the estate – enabling the beneficiaries to utilise their own annual CGT allowances promptly within 60 days. Furthermore, if the beneficiaries receiving the asset are basic rate taxpayers, the tax payable on any gain exceeding their annual allowance will be charged at a lower rate than if it was charged to the estate.

Our specialists can offer advice and guidance on whether an asset should be appropriated to limit CGT liability and, if necessary, arrange for the deed to be put in place.

\*Figures from the Office for National Statistics

\*\*Applies in the tax year of death and the next two years for personal representatives.

### For advice call 0330 024 0333 email Hannah.Tait@shma.co.uk or visit www.shma.co.uk

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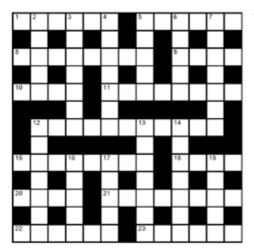
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### crossword



#### Down

- 2 Communication device (5)
- 3 Examiner of accounts (7)
- 4 Actions producing responses (7)
- 5  $\frac{1}{(5)}$  = distance / time
- 6 The Pied of Hamlin (5)
- 7 Exact copy (7)
- 12 Coastal town (7)
- 13 On the way (2,5)
- 14 Hiker, leisure walker (7)

### clues

- Pointed tipped weapons (6)
- 5 Terrific, wonderful (6)
- 8 Source of wealth or valuable information (4,4)
- 9 Resides at the Vatican Palace (4)
- 10 Undiluted (4)
- 11 Support from beneath (8)
- Roadside facility for travellers (7,4)
- 15 Device to measure energy usage (3,5)
- 18 Weak cry (4)
- 20 Soft feathers (4)
- 21 Bend over with laughter (6,2)
- 22 Tacky, gummy (6)
- 23 Make furious (6)
  - 16 Frenzied (5)
    - 17 Contraction of Edward (5)
    - 19 Squeezed and twisted to remove water (5)

answer on page 36

				_	_	_		_
1				3	6	5		
3			8			1		4
				2			9	
		2						9
		6				8		
		7	2	5				
					2	9	3	
		4						8
	9		1					7

## how to play SUDOKU

### It's simple!

Fill in the grid so that each row, column and 3x3 box, contains the numbers 1 through to 9 with no repetition. You don't need to be a genius. These puzzles use logic alone. Watch out! Sudoku is highly addictive.

answer on page 36



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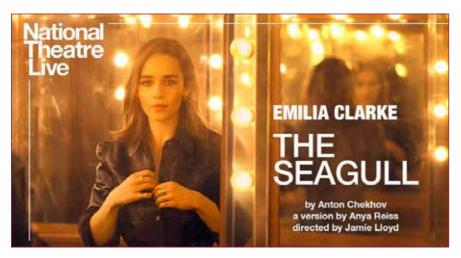
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# COMPETITION

## Win 2 tickets worth £30 to see NT Live – The Seagull

at Solihull's Core Theatre on Friday 25th November 7pm



For your chance to win these tickets, email zoe@dorridgedirectory.com with the subject line The Seagull and you will be added to our database to receive our monthly e-newsletter about offers and events in Solihull.

## Closing date for entries is 10th October 2022.

The winner will be notified by email after this date. Please note there is no cash value nor exchange for this prize so please don't enter if you cannot attend the date shown above.

Enjoy the Encore screening of the National Theatre Live production of The Seagull on the big screen at The Core Theatre Solihull. A young woman is desperate for fame and a way out. A young man is pining after the woman of his dreams. A successful writer longs for a sense of achievement. An actress wants to fight the changing of the times. In an isolated home in the countryside, dreams lie in tatters, hopes are dashed, and hearts broken. With nowhere left to turn, the only option is to turn on each other. Please note, this is a screening, not a live production.



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39	D.A. Mander & Son	01564 700200	<b>Не</b> 9	e <b>ating</b> Stephen Smith I & Heating
2 14	eaning Services Sol Clean Mopheads Dorridge & Knowle	0121 369 0070 0121 605 2322	<b>Jo</b> 16	<b>bs</b> Cleaner require
	Domestic Cleaning Services	07809 567264	11	<b>Cullen Plumbing</b> Dream Doors
9 18	Cloudy 2 Clear Garolla garage doors ACS Doors	0800 61 21 118 01564 340013 07592 303104	10	<b>cal matters</b> MP for Meriden
Ele	ectricians			<b>cksmiths</b> Lockfit
7 Gc	Midland Electrical Group	0121 238 5949	<b>Lo</b> 37	<b>fts</b> Stu´s Loft Ladde
1 8 10	GreenThumb Solihull Solihull Tree Care R&A Garden	0121 705 6395 0121 604 6809		inter & Decor Bill Boyce
19	Landscapes Healy Fencing &	07411 619228		
	Landscaping Dimension Landscape	07599 612399		
	& Driveways	0121 733 1463		

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07773 911552

Plumbing         3       Knowle Domestic         Appliance Repairs       01564 730183         9       Stephen Smith Plumbing         & Heating       01564 200119         11       Cullen Plumbing & Tiling       07896 862916							
Roofing         0800 747 1461           13 Deluxe Roofing         0800 747 1461           27 C Stevens Roofing         0121 733 1276           40 N. Bird & Son         0121 743 6324							
Schools         0121 705 2773							
Security 20-21 Damar Security Systems 0121 706 8666							
Solicitors         0330 008 1281           17         Fletchers Solicitors         0330 008 1281           23         Shakespeare Martineau         0121 705 8151							
Tiling 11 Cullen Plumbing & Tiling 07896 862916							
Volunteering5Carers Trust0121 788 1143							

#### local police contact for knowle & dorridge

#### Sergeant Mike Lloyd

Telephone: 101 ext 892 6037 Email: rural@west-midlands.pnn.police.uk

1	7	9	4	3	6	5	8	2
3	2	5	8	7	9	1	6	4
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7	6	4	3	9	5	2	1	8
2	9	3	1	6	8	4	5	7
Suduko Solution rom page 28								

Solution to Mind benders

- 1. After school clubs
- 2. Half term
- 3. Sports day

#### mindbenders from page 27



from page 28

#### LOCAL COUNCILLORS **DORRIDGE & HOCKLEY**

HEATH Ian Courts Tel: 01676 535490 courts@solihull.gov.uk

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